Case 10-28153-KCF Doc 1 Filed 06/14/10 Entered 06/14/10 13:31:53 Desg 81 5-3

B1 (Official Form 1) (4/10)	Pelilion Pal	JE I UI O			
United States Bankruptcy Court			VOLUNTARY PETITION		
Name of Debtor (if individual, enter Last, First, Middle	·):	Name of Joint	Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D (if more than one, state all):	. (ITIN)/Complete EIN	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):			
Street Address of Debtor (No. and Street, City, and State 4 Reuben Ct.	ie):	Street Address	s of Joint Debtor (No. and Street, City, and State):		
Howell, N.J. 07731	ZIP CODE	ZIP CODE			
County of Residence or of the Principal Place of Busine	?ss:	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address	ress):	Mailing Address of Joint Debtor (if different from street address):			
	ZIP CODE		ZIP CODE		
Location of Principal Assets of Business Debtor (if diff		1			
Type of Debtor	Nature of Busine	.55	ZIP CODE Chapter of Bankruptcy Code Under Which		
(Form of Organization) (Check one box.)	(Check one box.))	the Petition is Filed (Check one box.)		
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	as defined in	Chapter 7		
check this box and state type of early below.)	Other	-	Nature of Debts		
	Tax-Exempt Enti (Check box, if applica Debtor is a tax-exempt o under Title 26 of the Uni Code (the Internal Reven	able.) organization ited States	(Check one box.) Debts are primarily consumer debts, defined in 11 U.S.C. \$ 101(8) as "incurred by an individual primarily for a personal, family, or house-		
Filing Fee (Check one bo)		1	hold purpose."		
I_	(.)	Check one bo			
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (except in installments).			aggregate noncontingent liquidated debts (excluding debts owed to or affiliates) are less than \$2,343,300 (amount subject to adjustment 13 and every three years thereafter).		
		Acceptar	being filed with this petition, nees of the plan were solicited prepetition from one or more classes		
Statistical/Administrative Information		of credite	ors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR		
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for					
distribution to unsecured creditors. Estimated Number of Creditors					
1-49 50-99 100-199 200-999),001- 25,			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 to	50,000,001 \$10 \$100 to 5	00,000,001 \$500,000,00T Store than \$500 to \$1 billion		
Estimated Liabilities			2		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$50,000 to \$1	to \$10 to \$50 to	\$0,000,001 \$10 \$100 to \$	\$500 to \$1 billion		

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B1 (Official Form !	<u>1) (4/10)</u> Petition Pag	je 2 of 8	Page 2
Voluntary Pe		Name of Debtor(s):	4 . 1
(This page must b	the completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8)	JAMES POTTICK FI	
Location	All Frior dankruptcy Cases ruce synthin Last o	Case Number:	Date Filed:
Where Filed:			
Location Where Filed:		Case Number:	Date Filed:
Where I Hea.	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	liate of this Debtor (If more than one, attach a	dditional sheet.)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
with the Securitie Securities Exchan	Exhibit A Lif debtor is required to file periodic reports (e.g., forms 10K and 10Q) es and Exchange Commission pursuant to Section 13 or 15(d) of the age Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	(To be completed if debt whose debts are primarily I, the attorney for the petitioner named in have informed the petitioner that [he or she] or 13 of title 11, United States Code, and have ach such chapter. I further certify that 1 h required by 11 U.S.C. § 342(b).	or is an individual y consumer debts.) the foregoing petition, declare that I may proceed under chapter 7, 11, 12, we explained the relief available under
☐ Exhibit A i	is attached and made a part of this petition.	Signature of Attorney for Debtor(s)	(Date)
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)			
	Debtor claims that under applicable nonbankruptcy law, there are ci	(Address of landlord)	permitted to cure the
	entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		
	·		

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B1 (Official Form) 1 (4/10) Page 3 Voluntary Petition Name of Debtor(s): atrick (This page must be completed and filed in every case.) JAMes Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign and correct. proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the 1 request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer Х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Firm Name maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a responsible person or partner of the bankruptcy petition preparer.) (Required certification that the attorney has no knowledge after an inquiry that the information by 11 U.S.C. § 110.) in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the Х The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, X or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or Printed Name of Authorized Individual assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Title of Authorized Individual Date If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment

or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re JAMES P. Flyn	Case No	
Debtor	(if known)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 6/14/10

Howe 4 Reuben c7 Acc#0690917448 Howell n J 07731 \$465,095-79 CHASE POBOX 78148	Case 10-28153-KCF Doc 1 Feliled 06/14/10 Entered 06/14/10 13:31:53 Descent Petition Page 6 of 9
POBOX 78148 TRAIL BLAZER _ 2007 60,000 HB \$13000, about VALLEY NATIONAL BANK POBOX 953 Wayne NIO7474-0953 ACCH 51-0071018700 MALIBU _ 2008 65000, HIS \$15000 - WACHONIA Dealer Services P.OBOX 25341 SANHA ANA, CA 92799-5341 FCC # 7790125840 The Credit Union Loan Source, LLC POBOX 105387 ATLANTA, GA 30348-5387 GRAND PRIX 2004 _ 100;000 MB \$12000-	Howe 4 Reuben c7 Ace# 0690917448
TRAIL BLAZER _ 2007 60,000 HB \$18000, about Valley National Bank PO BOX 953 Wayne NIO7474-0953 ACE# 51-0071018700 MALIBU _ 2008 65000, HIS \$15000- WAChovia Dealer Services P.OBOX 25341 SANHA Ana, CA 92799-5341 FCC # 7790125840 The Credit Union Loan Source, LCC POBOX 105387 ATLANTA, GA 30348-5387 GRAND PRIX 2004 _ 100;000 MB \$12000-	
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80 JAMES ST 4th F1	\$22.00
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Richard E. Constable M.D	\$ 2,381
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Woodbridge, n I 07095-3145	